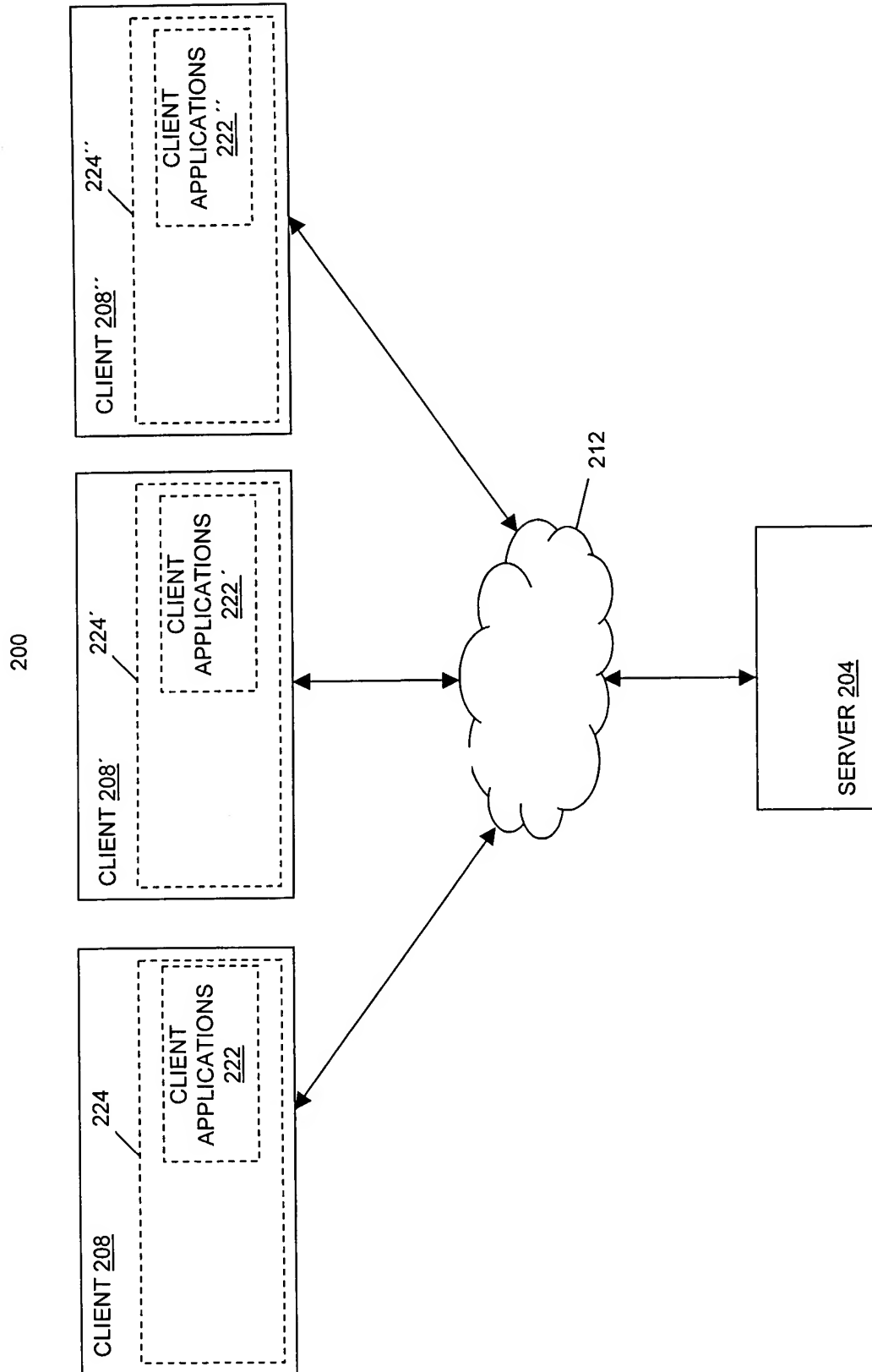


FIG. 1



**FIG. 2**

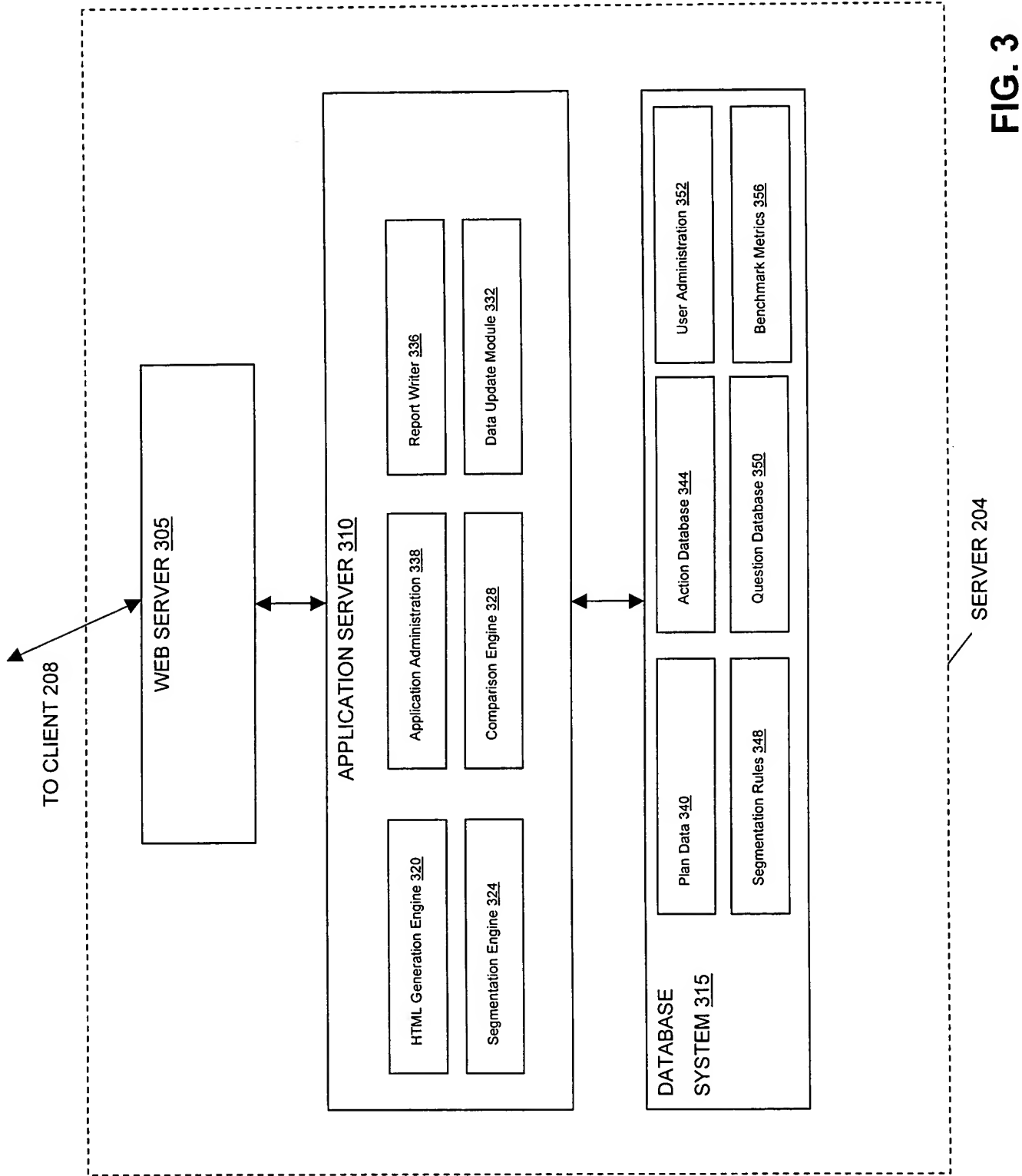


FIG. 3

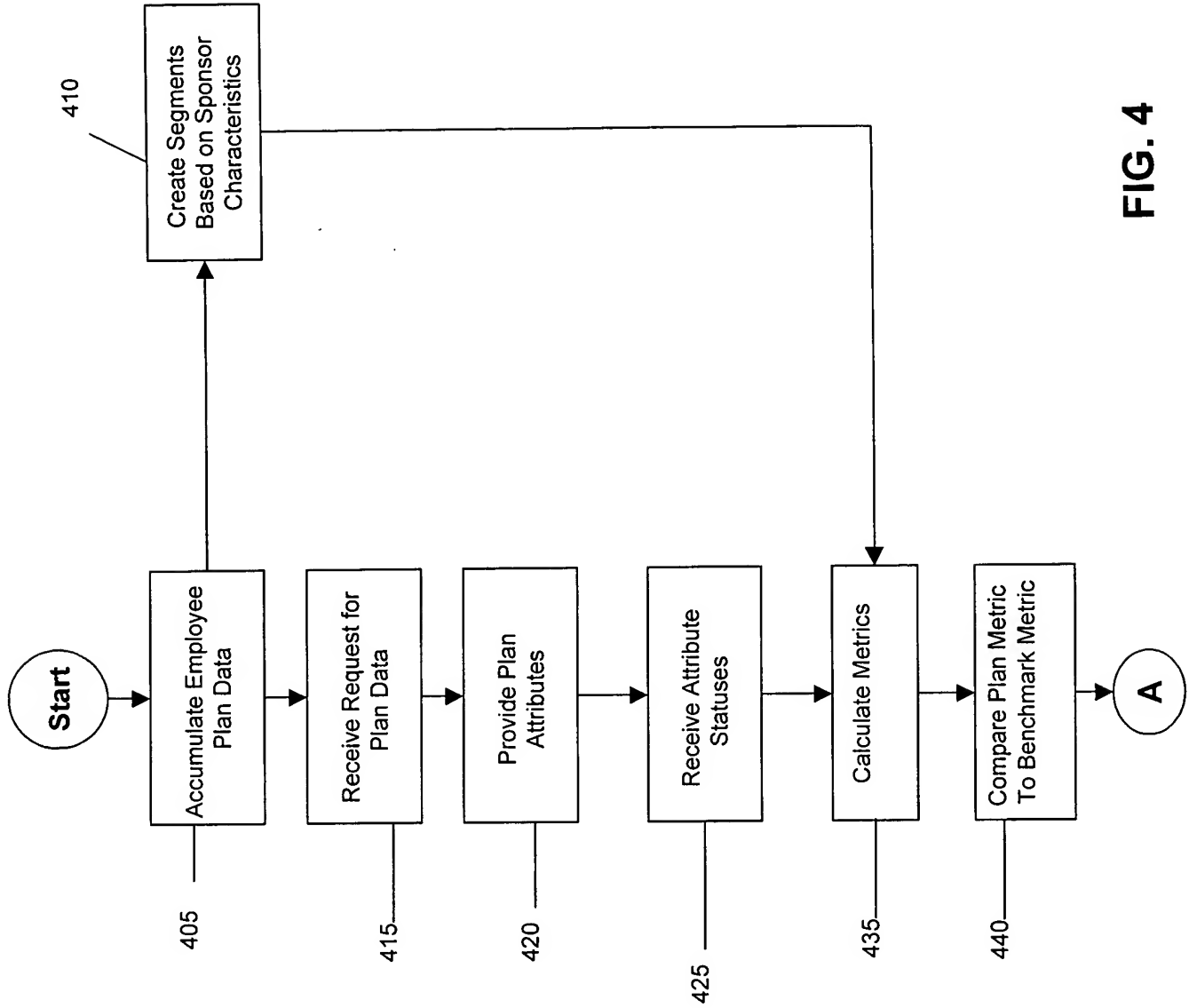


FIG. 4

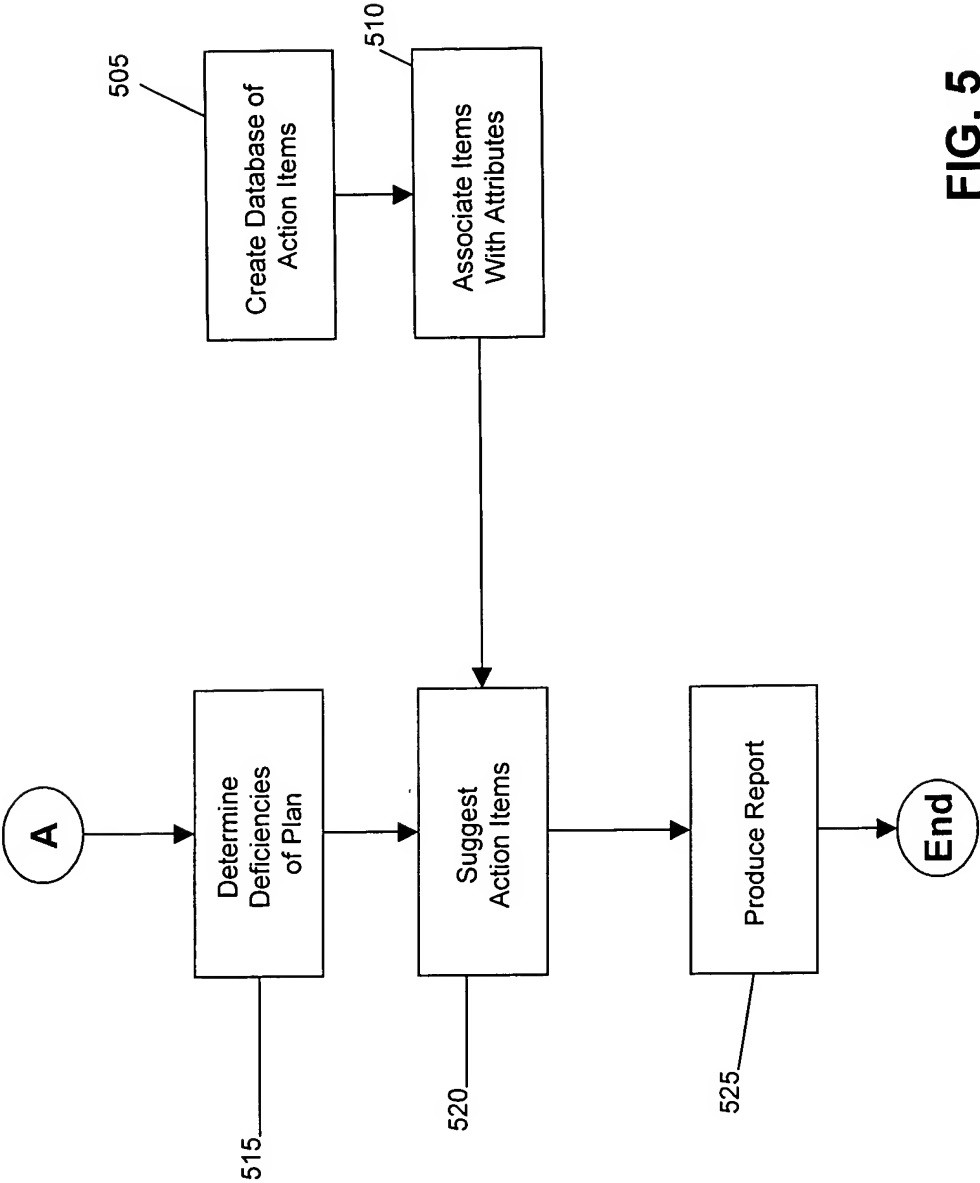
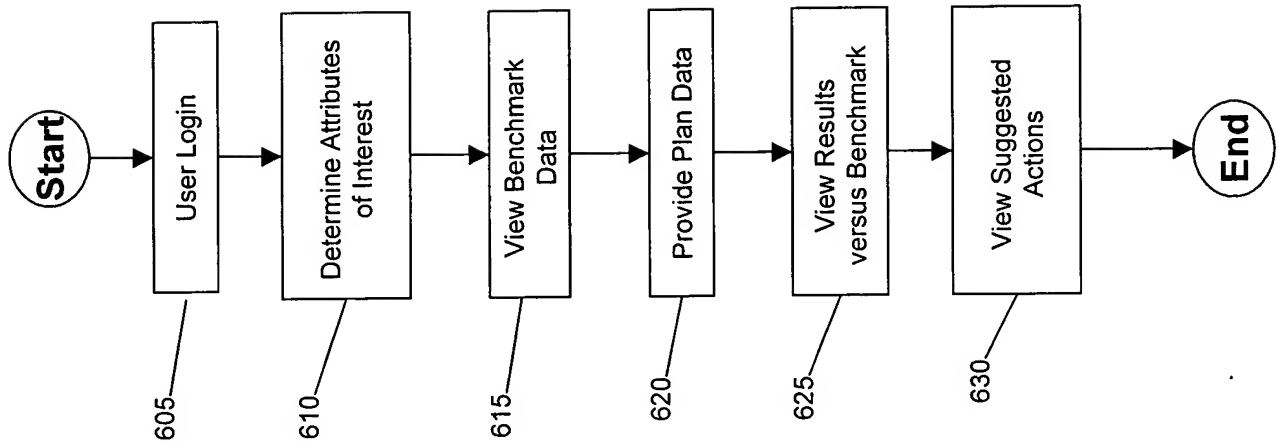


FIG. 5



**FIG. 6**

700

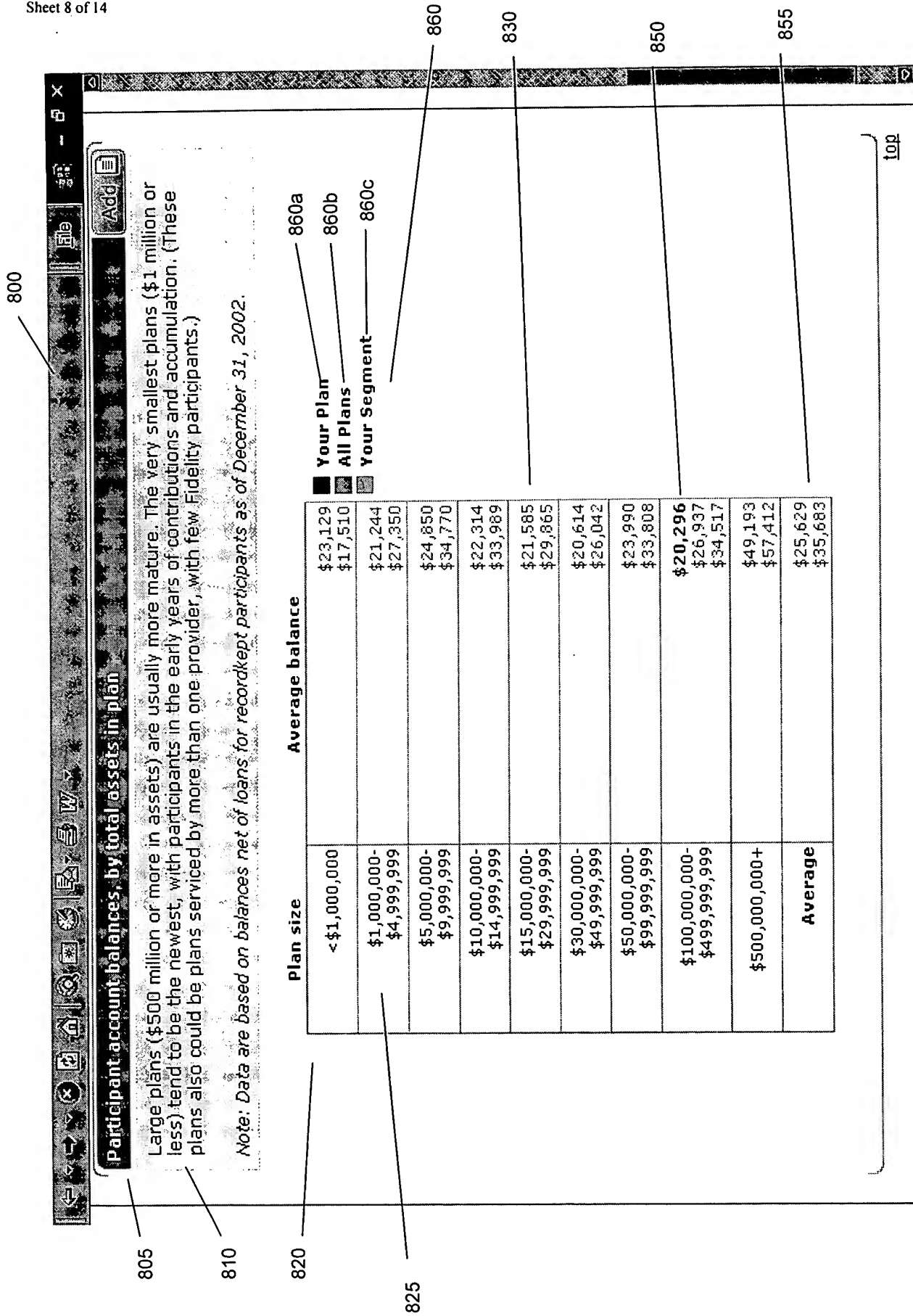
**Get Started.**

<p><b><u>Improve Plan Participation</u></b>            How many of your employees have enrolled in your plan? Successful plans start with a strong participant base. See the plan design features that may help boost participation rates.</p>	<p><b>Start Here</b> </p>
<p><b><u>Encourage Diversification</u></b>            Diversification and asset allocation are critical components of successful investment planning. How can you help ensure your participants are appropriately diversified?</p>	<p><b>Start Here</b> </p>
<p><b><u>Maximize Contributions</u></b>            Will your participants have saved enough? Review the data to compare plan progress with the benchmarks and look at the key plan features that can make an impact.</p>	<p><b>Start Here</b> </p>
<p><b><u>Create "Engaged" Employees</u></b>            When employees are actively engaged in planning their financial future, they use a variety of communication channels to access information and manage accounts. See if your plan is designed to take full advantage of programs that encourage engagement.</p>	<p><b>Start Here</b> </p>
<p><b><u>Increase Administrative Freedom</u></b>            Do you need to eliminate paperwork and streamline plan management tasks. Check out the operational features designed to help you achieve administrative freedom.</p>	<p><b>Start Here</b> </p>
<p><b><u>Summary</u></b>            Choose components from your benchmark comparison and ultimate plan design diagnostic and build a custom report.</p>	<p><b>Start Here</b> </p>

710

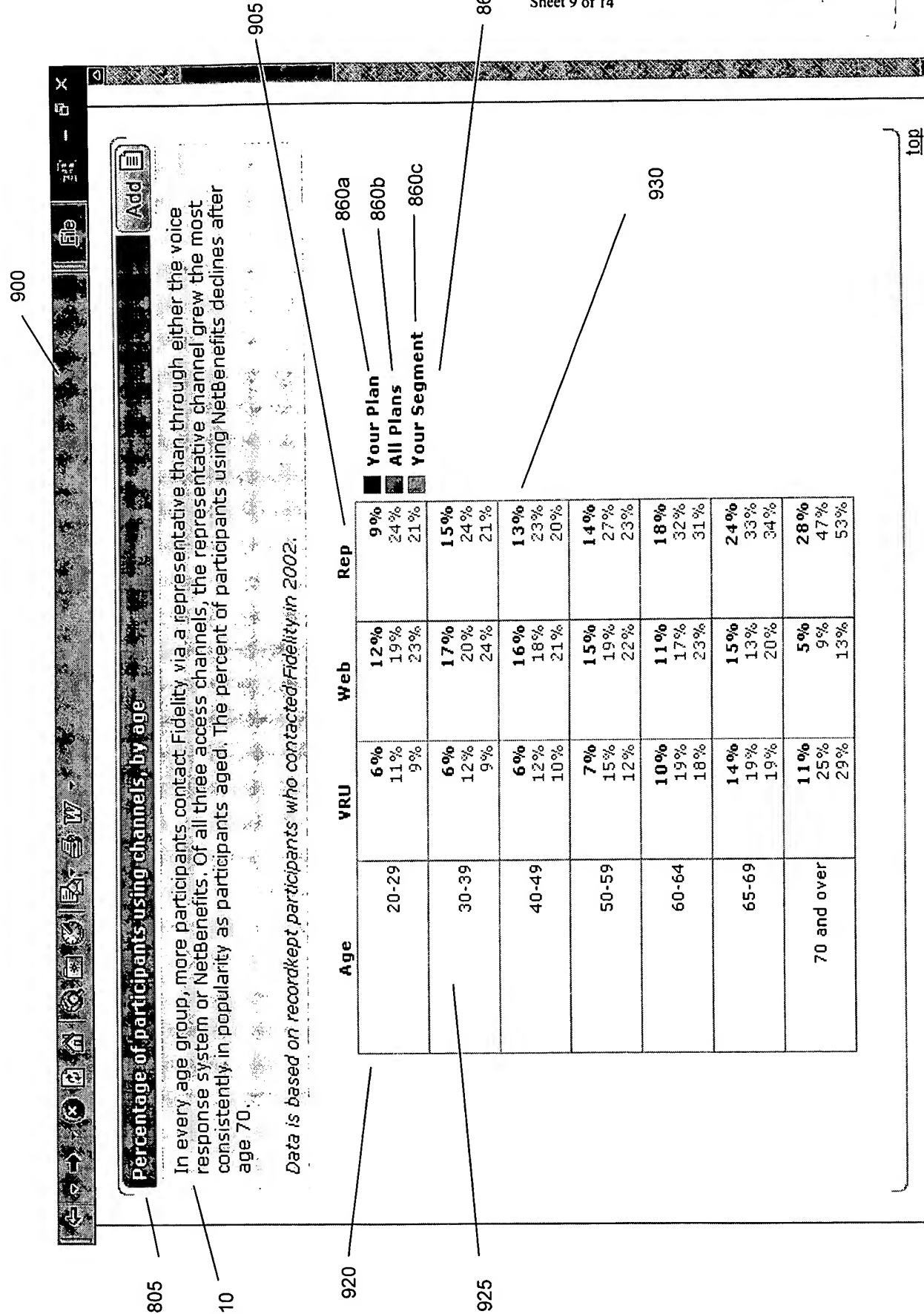
705

FIG. 7



**FIG. 8**





**FIG. 9**



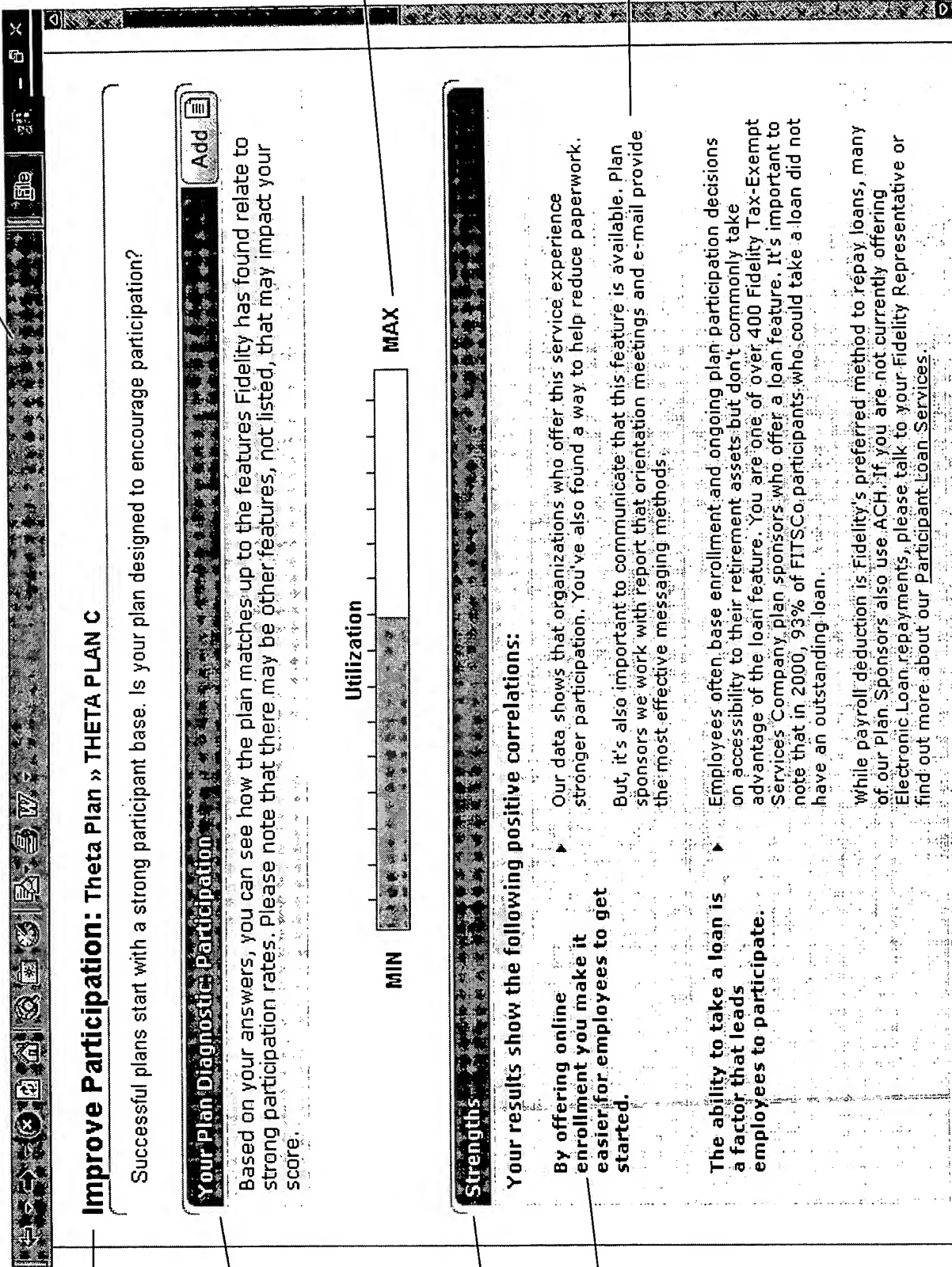


FIG. 11

1215

1225

FIG. 12

1200

1205

1210

1220

**Opportunities**

You might want to consider the following features when reviewing your plan design. Please note that not all suggestions may apply to your plan type. Please talk to your Fidelity representative for more information.

- Consider offering enrollment by phone.**
  - We have found that any way to help reduce paperwork works towards boosting participation rates. By providing Fidelity with indicative data, you will be able to take advantage of this feature. Employees call Fidelity and, either through the voice response system or with a Fidelity Retirement Service Specialist, follow a few steps to enroll.
- Consider offering immediate, full vesting.**
  - The ability to be fully vested in their employer contributions is an attractive feature for employees and can lead to stronger participation rates. Over 25% of the "Top 100 DC Plans" as ranked by Plan Sponsor magazine rated immediate vesting as one of the components that led to their success.
  - Other types of vesting schedules popular with our clients are immediate 3-year or graded 5-year for matching contributions and immediate 5-year and graded 7-year for other employer contributions.
- Consider adding a withdrawal feature to your plan.**
  - Fidelity has found that employees often base enrollment and ongoing plan participation on accessibility to their retirement assets. Knowledge that they will be able to withdraw funds in certain situations can help clinch the participation decision.
- Make sure you are letting your lower-income employees know about the special tax credit incentives that may be available to them.**
  - Beginning in 2002 and expiring after 2006, a tax credit is available to low-income individuals who make contributions to a workplace savings plan. Starting in 2002 and continuing until the end of 2006, eligible participants will receive a nonrefundable tax credit for a portion of their contributions to an employer-sponsored retirement plan. The maximum annual contribution eligible for the tax credit is \$2,000.

[Change Answers](#) [Add to Custom Report](#) [Next Selection](#)

[Overview](#) | [Participation](#) | [Diversification](#) | [Contributions](#) | [Engagement](#) | [Administration](#) | [Summary](#) | [Contact Fidelity](#)

Fidelity Investments Institutional Services Company, Inc. 82 Devonshire St, Boston, MA 02109  
Important Personal Information © 2003 FMR Corp. All rights reserved.

1300

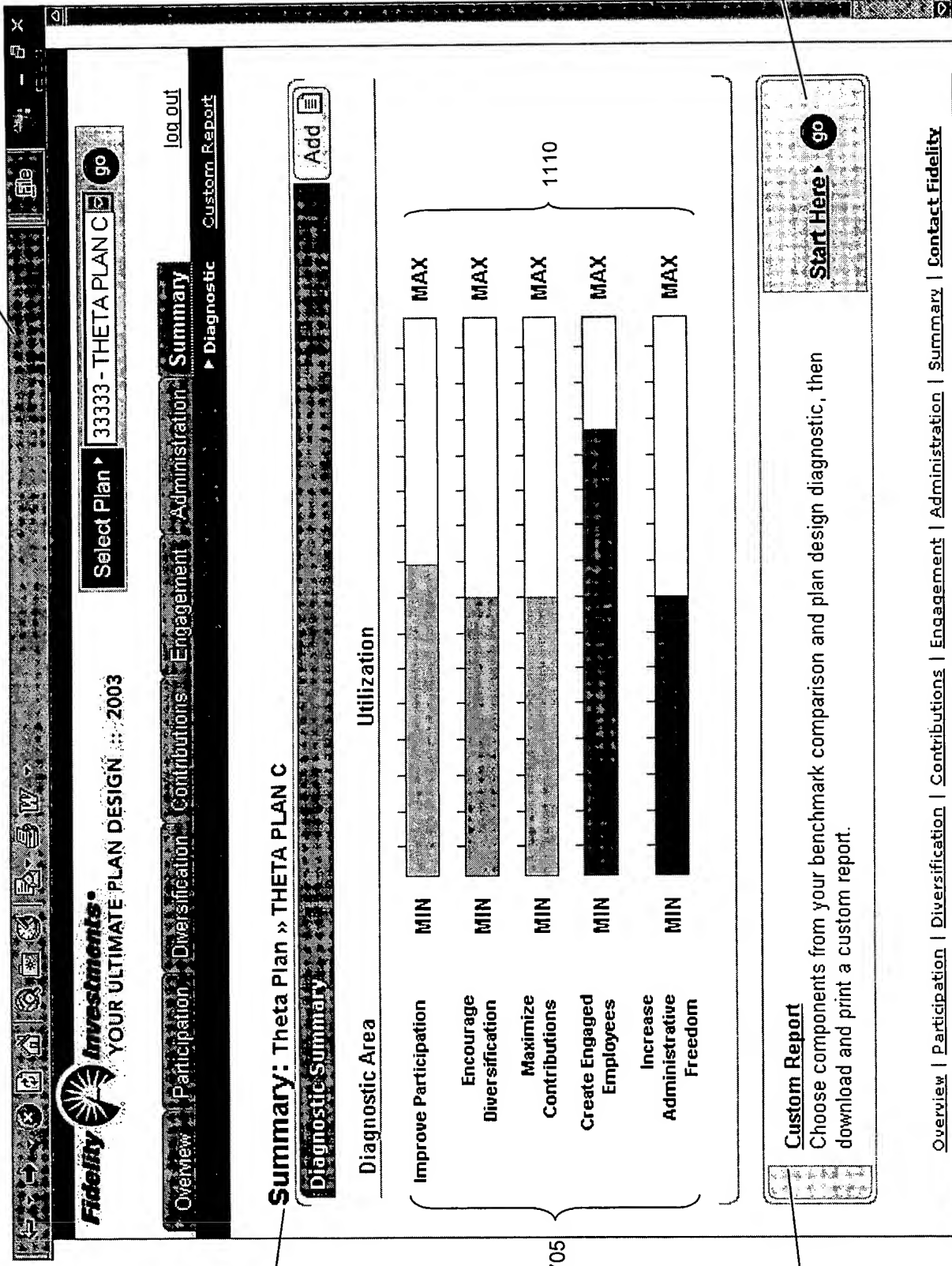
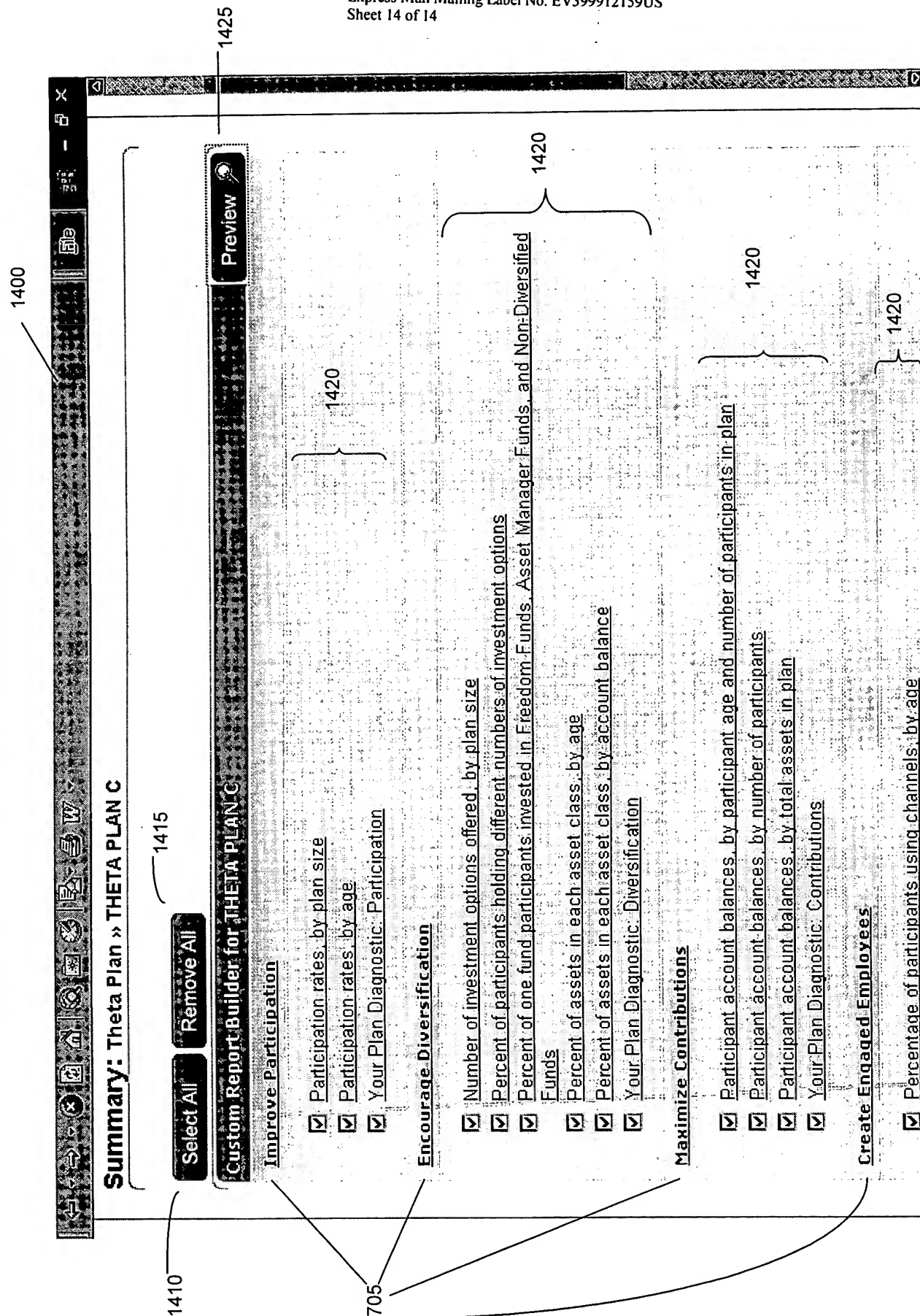


FIG. 13



**FIG. 14**